# Finances for Life, LLC

## Privacy Policy Notice

Finances for Life, LLC is committed to fulfilling the trust that is the foundation of your expectations. We are committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

We do not share or disclose customer information to non-affiliated third parties except as permitted or required by law. We hold all personal information provided by you in the strictest confidence and it is our objective to protect the privacy of all clients. Except as permitted or required by law, we do not share confidential information about clients with non-affiliated parties. If there is a change in this policy, Finances for Life, LLC provides you with written notice and you are provided an opportunity to direct us whether such disclosure is permissible.

HOW WE COLLECT INFORMATION

To conduct regular business, we may collect personal information from sources such as:

- Information reported by you on applications or other forms you provide to us
- Information about your transactions implemented by us or others
- Information developed as part of analyses or investment advisory services
- Other individuals or entities that you may authorize us to obtain information from, such as your attorney or accountant.

INFORMATION THAT WE DISCLOSE

To administer, manage, service and provide related services for client accounts, it is necessary for us to provide access to client information within the firm and to non-affiliated companies with whom we have entered into agreements. To provide the utmost service, we may disclose the information below regarding clients as necessary, to companies to perform certain services on our behalf.

- Information we receive from you on applications (name, social security number, address, assets, etc.)
- Information about your transactions with us or others (account information, payment history, parties to transactions, etc.)
- Information concerning investment advisory account transactions

- Information about your financial products and services transaction with us
- Mutual fund companies, and other product sponsors in order to generate proposals, reflect available services, execute your investment and otherwise service your accounts;
- Clearing Agencies or custodian through whom we clear and settle your securities transactions
- Companies providing account performance and/or reporting services on your accounts
- Third party asset managers with whom we have relationships for the management of customer accounts
- Companies that provide services to us to assist with the maintenance of required books and records or to facilitate client mailings or publications on our behalf;
- State, Federal, and other regulatory and self-regulatory authorities, or under a subpoena for release of information as required by law or regulation
- Other companies, associations, agencies, third parties, and institutions that provide services to us in order that we may more effectively and efficiently service your account

Where we share your Nonpublic Personal Information with third parties for the purposes noted above, we ensure that there are contractual agreements with the third party prohibiting their use and disclosure of that information for any purpose other than to carry out the purposes for which you disclosed the information, or that such third party is prohibited by law from further sharing your information. Except under the circumstances outlined above, we will not share Nonpublic Personal Information with affiliated or unaffiliated third parties concerning our current or former clients for marketing purposes or otherwise.

You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone at: 760-585-9284 or email at: lms@finances4life.com

STEPS WE TAKE TO PROTECT YOUR INFORMATION

We have security policies and procedures reasonably designed to prevent unauthorized use or access to your Nonpublic Personal Information. Our computer systems utilize password protection to prevent access by unauthorized personnel, and we employ other physical, electronic, and procedural safeguards to ensure the protection of your Nonpublic Personal Information in accordance with state and federal privacy regulations.